



*THE RIGHT APPROACH TO
FINANCIAL PLANNING*

Photos [KTB Photography](#)



Are you serious about the financial security of your family and your business? What about future guarantees and reducing the stress and uncertainty of our volatile markets? We believe time is our most valuable commodity so we promise we will never waste your time. And respectfully, if you are not serious about the items in this first paragraph, you should turn the page. If you are, please read on and we would love to hear from you.

An accessible world has many advantages. There is an intimidating amount of information and advice available online and in print and sifting through it can be a daunting task. And so much is offered for free. How do you value something that is free?

Investing in your future should never be an emotional gamble. To know that you are on the right track when it comes to minimizing tax, protecting your incomes and growing your assets without risk, you need an unbiased, educated professional who can help you make calculated decisions.

Charter Wealth Management is an independent financial advisory firm offering comprehensive financial advice to help you manage the wealth you have worked hard to accumulate. "It's about understanding," comments Gordon Malic, certified financial planner and founder of Charter

Wealth Management. "When you know what's important to someone, you can offer advice and make suggestions that get to the heart of what really matters. And when you know what really matters to your client, you can provide personalized advice at a much higher level."

A DISCIPLINED APPROACH TO FINANCIAL PLANNING

Together, Gordon and long-time associate Dave Faulker, a senior financial planner, create a personalized tailored document for each client. It shows you where you are today, recognizes your future goals and plots out the lowest risk route to get you there. And it will be organized in a way that allows your lawyer and accountant to work cohesively with you to accomplish your goals.

Financial Minute Book™ is a sophisticated, personalized tool created by Charter Wealth Management for their clients. It contains the financial plan and every piece of financial information needed to bring transparency and clarity to the family unit. "Our clients appreciate the organization and simplicity of having all their personal financial information in one place," says Gordon. "We take a lot of pride in being the first wealth management firm to offer this type of approach to financial planning.

A TEAM APPROACH TO

WEALTH MANAGEMENT At Charter Wealth Management you have access to over 100 years of financial planning and wealth management experience. In addition to the relationship with your primary advisor, you will also benefit from the experience of the entire team. Each team member is highly qualified and specializes in various aspects of financial advice.

Whether you need advice on complex tax issues faced by many self-employed and small business owners, or financial planning for your family, Charter Wealth Management can help. As Gordon puts it, financial planning can best be summed up by this quote from Albert Einstein: "You have to learn the rules of the game. And then you have to play better than anyone else." This is one reason that Charter Wealth Management is referred to as "the company to call to save tax." ■



The Company to Call to Save Tax

Charter Wealth Management
 Suite 301, 28 Mission Avenue
 St. Albert
 780.945.1010
 gord@charterwealth.com
 www.charterwealth.com

TOP L-R Gordon Malic, Sr. Planner/President; Amanda Sinclair, Operations Manager; Dave Faulker, Sr. Planner; Dustin Lamontagne, Advisor; Scott Bokenfohr, Advisor; Wei Woo, Advisor; Heather Majeau, Client Care